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B1 (Official F	Form 1)(04		United					90 1 01			Vo	luntary Petition
			No	rthern	District	of Illin	ois				V U	iuntary rention
Name of Debtor (if individual, enter Last, First, Middle):  Sunday, Matthew J.					Name of Joint Debtor (Spouse) (Last, First, Middle): Sunday, Jodi R.							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digi		Sec. or Indi	vidual-Taxpa	ayer I.D. (	ITIN)/Com	plete EIN	(if more	our digits o than one, state	all)	Individual-	Taxpayer I	D. (ITIN) No./Complete EIN
Street Address 906 Wes	ss of Debto		Street, City, a	and State)	:	ZIP Code	Street 906 Ste	Address of	Joint Debtor  Ith Street	(No. and St	reet, City, a	and State):  ZIP Code
						61081						61081
County of Re Whitesid	le		1				Wr	iteside	ence or of the	1		
Mailing Add	ress of Deb	otor (if diffe	erent from str	eet addres	ss):		Mailii	ng Address	of Joint Debt	or (if differe	nt from str	eet address):
					Г	ZIP Code						ZIP Code
Location of F (if different fi	Principal A rom street	ssets of Bus address abo	siness Debtor ove):		•		•					·
_	• •	f Debtor				of Business	S		•	•		Under Which
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  □ Com			(Check one box)  ☐ Health Care Business ☐ Single Asset Real Estate as define in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank		s defined	Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	of C	hapter 15 F a Foreign hapter 15 F	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding		
	Chapter 1	15 Debtors		Oth							e of Debts	
Country of del Each country i by, regarding,	in which a fe	oreign procee	eding	unde		the United S	le) zation states	defined in 11 U.S.C. § 101(8) as business debts.  "incurred by an individual primarily for			Debts are primarily business debts.	
	Fi	ling Fee (C	heck one box	()		Check	one box:	1	Chap	ter 11 Debt	ors	
debtor is us Form 3A.    Filing Fee	to be paid in ned application anable to pay waiver requ	n installments on for the cou fee except in	urt's considerat n installments.	ion certifyi Rule 1006 7 individu	ng that the (b). See Office als only). Mu	Check	Debtor is not if: Debtor's agg are less than all applicabl A plan is bei	a small busing regate nonco \$2,490,925 (e) boxes:	amount subject this petition.	defined in 11 Valented debts (exo	U.S.C. § 101 cluding debt ton 4/01/16	
Statistical/A	dministrat	tivo Inform	ation				in accordance	e with 11 U.S	S.C. § 1126(b).	THE	CDACEIC	FOR COURT USE ONLY
☐ Debtor es ☐ Debtor es	stimates tha	nt funds will nt, after any	l be available	erty is ex	cluded and	administra		es paid,		THIS	SFACE IS	TOR COURT USE ONE!
Estimated Nu	umber of C  50- 99	reditors  100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Lia  \$0 to \$50,000	abilities  \$50,001 to \$100,000	\$100,001 to \$500,000		\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Sunday, Matthew J. Sunday, Jodi R. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Mark E. Zaleski March 4, 2015 Signature of Attorney for Debtor(s) (Date) Mark E. Zaleski Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Signatures

# B1 (Official Form 1)(04/13) Voluntary Petition

(This page must be completed and filed in every case)

### Sunday, Matthew J. Sunday, Jodi R.

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Matthew J. Sunday

Signature of Debtor Matthew J. Sunday

#### X /s/ Jodi R. Sunday

Signature of Joint Debtor Jodi R. Sunday

Telephone Number (If not represented by attorney)

#### March 4, 2015

Date

#### Signature of Attorney\*

#### X /s/ Mark E. Zaleski

Signature of Attorney for Debtor(s)

#### Mark E. Zaleski

Printed Name of Attorney for Debtor(s)

#### Attorney Mark E. Zaleski

Firm Name

10 N. Galena Ave., #220 Freeport, IL 61032

Address

#### Email: attyzaleski@comcast.net

#### 815-233-0995 Fax: 815-232-3227

Telephone Number

# March 4, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

v
Δ

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>
v

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B1 (Official Forn	1 1)(04/13)		rage 2
Voluntary	Petition	Name of Debtor(s): Sunday, Matthew J	l,
(This page mus	t be completed and filed in every case)	Sunday, Jodi R.	
	All Prior Bankruptcy Cases Filed Within Last		
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Per	ding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (	If more than one, attach additional sheet)
Name of Debto	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
<del></del>	Exhibit A	(To be completed if debtor is	Exhibit B s an individual whose debts are primarily consumer debts.)
forms 10K at pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)  A is attached and made a part of this petition.	have informed the petition	March 4, 2015 for Deptor(1) (Date)
	Exi	nibit C	
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent an	id identifiable harm to public health or safety?
		nibit D	Laure Laurence Cyclikit D
(To be comp	leted by every individual debtor. If a joint petition is filed, ea	sch spouse must complete	and attach a separate Extitoti D.)
B .	D completed and signed by the debtor is attached and made	a part of this petition.	
If this is a joi	nt petition:  D also completed and signed by the joint debtor is attached	and made a part of this pe	tition.
Бинос		ng the Debtor - Venue	
		pplicable box)	
•	Debtor has been domiciled or has had a residence, principle days immediately preceding the date of this petition or fo	al place of husiness, or pr	incipal assets in this District for 180 days than in any other District.
! -	There is a bankruptcy case concerning debtor's affiliate, g	eneral partner, or partners	hip pending in this District.
	Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or asset proceeding [in a federal or state court] in this District, or sought in this District.	icipal place of business or is in the United States but the interests of the parties	principal assets in the United States in is a defendant in an action or will be served in regard to the relief
	Certification by a Debtor Who Resid	es as a Tenant of Resider plicable boxes)	ntial Property
	Landlord has a judgment against the debtor for possessio		box checked, complete the following.)
:	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgmen	t for possession, after the j	udgment for possession was energy, and
	Debtor has included with this petition the deposit with the after the filing of the petition.	e court of any rent that wo	ould become due during the 30-day period
I -	Daken and Gos that halche has served the Landlard with	this certification. (11 U.S.	.C. § 362(1)).

31 (Official Form 1)(04/13)	Page .
Voluntary Petition	Name of Debtor(s): Sunday, Matthew J.
·	Sunday, Matthew 3. Sunday, Jodi R.
(This page must be completed and filed in every case)	
=	atures Signature of a Foreign Representative
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7 I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  1 request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.  Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X Isl Matthew J. Sunday Signature of Debtor Matthew J. Sunday	X Signature of Foreign Representative  Printed Name of Foreign Representative
X Isl Jodi R. Sunday Signature of Joint Debtor Jodi R. Sunday	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
·	
March 4, 2015  Date  Signature of Attorney*  X Isi Mark E. Zaleski Signature of Attorney for Detror(s)  Mark E. Zaleski Printed Name of Attorney for Debtor(s)  Attorney Mark E. Zaleski Firm Name  10 N. Galena Ave., #220 Freeport, IL 61032	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110: (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b). 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition
Email: attyzaleski@comcast.net 815-233-0995 Fax: 815-232-3227  Telephone Number March 4, 2015  Date *In a case in which \( \) 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	preparer.)(Required by 11 U.S.C. § 110.)  Address  X
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Date

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B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Matthew J. Sunday Jodi R. Sunday		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 15-80582 Doc 1 Filed 03/05/15 Entered 03/05/15 08:35:31 Desc Main Document Page 7 of 59

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit co	unseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for	determination by the court.]
	§ 109(h)(4) as impaired by reason of mental illness or
<u> </u>	ealizing and making rational decisions with respect to
financial responsibilities.);	
*	§ 109(h)(4) as physically impaired to the extent of being
· · · · · · · · · · · · · · · · · · ·	in a credit counseling briefing in person, by telephone, or
through the Internet.);	and a create countries of confinence, or
☐ Active military duty in a military of	combat zone.
☐ 5. The United States trustee or bankruptcy	administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in	n this district.
I certify under penalty of perjury that the	e information provided above is true and correct.
Signature of Debtor:	/s/ Matthew J. Sunday
Signature of Dector.	Matthew J. Sunday
Date: March 4, 2015	

# Case 15-80582 Doc 1 Filed 03/05/15 Entered 03/05/15 08:35:31 Desc Main Document Page 8 of 59

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.  Page	: 2				
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.					
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.					
I certify under penalty of perjury that the information provided above is true and correct.					
Signature of Debtor: Is/ Matthew J. Sunday  Matthew J. Sunday					
Date: March 4, 2015					

# Case 15-80582 Doc 1 Filed 03/05/15 Entered 03/05/15 08:35:31 Desc Main Document Page 9 of 59

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Matthew J. Sunday Jodi R. Sunday		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.		Page
mental deficiency so as to be incap financial responsibilities.);  □ Disability. (Defined in 1	notion for determination by the 11 U.S.C. § 109(h)(4) as impainable of realizing and making 1 U.S.C. § 109(h)(4) as physic	red by reason of mental illness or rational decisions with respect to eally impaired to the extent of being
unable, after reasonable effort, to p through the Internet.); ☐ Active military duty in a	•	ng briefing in person, by telephone, or
☐ 5. The United States trustee or b requirement of 11 U.S.C. § 109(h) does not	* •	etermined that the credit counseling
I certify under penalty of perjury	y that the information provid	ded above is true and correct.
Signature of	of Debtor: /s/ Jodi R. Sunday Jodi R. Sunday	
Date: Mar	rch 4, 2015	<u> </u>

Page Page Page Page Page Page Page Page
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable atement.] [Must be accompanied by a motion for determination by the court.]  □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  □ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Isl Jodi R. Sunday  Jodi R. Sunday
Date: March 4, 2015

Case 15-80582 Doc 1 Filed 03/05/15 Entered 03/05/15 08:35:31 Desc Main Document Page 12 of 59

B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Matthew J. Sunday,		Case No.	
	Jodi R. Sunday			
•		Debtors	Chapter	7
			•	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	115,000.00		
B - Personal Property	Yes	3	29,900.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		142,800.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		29,890.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,535.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,520.00
Total Number of Sheets of ALL Schedu	ıles	19			
	T	otal Assets	144,900.00		
			Total Liabilities	172,690.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Matthew J. Sunday,		Case No.		
	Jodi R. Sunday				
_		Debtors	Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 12)	3,535.00
Average Expenses (from Schedule J, Line 22)	3,520.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	5,605.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		7,800.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		29,890.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		37,690.00

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B6A (Official Form 6A) (12/07)

In re	Matthew J. Sunday,	Case No.
	Jodi R. Sunday	

Debtors

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

_	amily residence located at 906 West 14th	Fee simple	J	115,000.00	112,000.00
	Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **115,000.00** (Total of this page)

Total > 115,000.00

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B6B (Official Form 6B) (12/07)

In re	Matthew J. Sunday,	Case No.
	Jodi R. Sunday	

**Debtors** 

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash from wages	-	100.00
2.	Checking, savings or other financial	Checking account at Community State Bank	-	20.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Savings account at Community State Bank	-	450.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking account at Sauk Valley Bank	J	80.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furniture, furnishings, appliances and misc. other items	-	3,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books, pictures, dvds, music cds and misc. other items	-	500.00
6.	Wearing apparel.	Debtor's clothing	-	500.00
7.	Furs and jewelry.	Rings, watches and misc. other items	-	250.00
8.	Firearms and sports, photographic, and other hobby equipment.	Misc. sporting goods and recreational items	-	150.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Term life policy	Н	0.00
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total >	5,050.00
(Total of this page)	

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Matthew J. Sunday,
	Jodi R. Sundav

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## Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(To	Sub-Tota of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Matthew J. Sunday,
	Jodi R. Sundav

Case No.
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#### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	2006	Chevy Equinox vehicle	J	5,000.00
	other vehicles and accessories.	2010	Chevy Equinox vehicle	J	18,000.00
		2006	Pontiac GS	J	1,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind	Misc	household implements and tools	-	150.00
	not already listed. Itemize.	lawn	mower and misc. lawn equipment	-	200.00

Sub-Total > (Total of this page)

29,900.00

24,850.00

Total >

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re Matthew J. Sunday, Case No. \_\_\_\_\_\_
Jodi R. Sunday

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. 8522(b)(3)	

= 11 e.s.e. 3e22(e)(e)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Single family residence located at 906 West 14th Street, Sterling, IL	735 ILCS 5/12-901	15,000.00	115,000.00
Cash on Hand Cash from wages	735 ILCS 5/12-1001(b)	100.00	100.00
<u>Checking, Savings, or Other Financial Accounts</u> . Savings account at Community State Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	450.00	450.00
<u>Household Goods and Furnishings</u> Furniture, furnishings, appliances and misc. other items	735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Books, Pictures and Other Art Objects; Collectib Books, pictures, dvds, music cds and misc. other items	les 735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel Debtor's clothing	735 ILCS 5/12-1001(a)	500.00	500.00
<u>Furs and Jewelry</u> Rings, watches and misc. other items	735 ILCS 5/12-1001(b)	250.00	250.00
Firearms and Sports, Photographic and Other Ho Misc. sporting goods and recreational items	obby Equipment 735 ILCS 5/12-1001(b)	150.00	150.00
Other Personal Property of Any Kind Not Alread Misc. household implements and tools	<u>y Listed</u> 735 ILCS 5/12-1001(b)	150.00	150.00
lawn mower and misc. lawn equipment	735 ILCS 5/12-1001(b)	200.00	200.00

Total:	20.300.00	120.300.00

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B6D (Official Form 6D) (12/07)

In re	Matthew J. Sunday,
	Jodi R. Sunday

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	Q U L	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Purchase Money Security	ĪΫ	D A T E D			
Ally Bank POB 380902 Minneapolis, MN 55438		J	2010 Chevy Equinox vehicle		D			
			Value \$ 18,000.00	1			23,000.00	5,000.00
Account No.			Mortgage					
Community State Bank 1801 1st Avenue Rock Falls, IL 61071		J	Single family residence located at 906 West 14th Street, Sterling, IL					
			Value \$ 115,000.00	1			112,000.00	0.00
Account No.  Community State Bank 3210 East Lincoln Highway Rock Falls, IL 61071			Representing: Community State Bank				Notice Only	
			Value \$	1				
Account No.	1		Purchase Money Security	T				
Community State Bank 1801 1st Avenue Rock Falls, IL 61071		J	2006 Chevy Equinox vehicle					
			Value \$ 5,000.00	-			7,800.00	2,800.00
continuation sheets attached				L Subt his j			142,800.00	7,800.00
			(Report on Summary of So	T	`ota	1	142,800.00	7,800.00

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B6E (Official Form 6E) (4/13)

In re	Matthew J. Sunday,	Case No.
	Jodi R. Sunday	

Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Matthew J. Sunday, Jodi R. Sunday		Case No.	
		Debtors ,		

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	pand, Wife, Joint, or Community					
		J∑I	U	ļ.D	)	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	l N G	HPU-CD-LZC	T		AMOUNT OF CLAIM
Account No.	Credit card purchases	Ť	TED		l	
Bill Me Later PO Box 105658 Atlanta, GA 30348			D			900.00
Account No.	Credit card purchases	Н			T	
Capital One Bank PO Box 790216 Saint Louis, MO 63179-0216						3,100.00
Account No.					T	
	Representing: Capital One Bank					Notice Only
Account No.	Credit card purchases				T	
Capital One Bank PO Box 790216 Saint Louis, MO 63179-0216						
						1,200.00
_5 continuation sheets attached	S (Total of th	ubte			,	5,200.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Matthew J. Sunday,	Case No.
_	Jodi R. Sunday	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		Q U I	SPUTED	AMOUNT OF CLAIM
Account No.			Credit card purchases	] <del>`</del>	T E D		
Capital One Bank PO Box 5294 Carol Stream, IL 60197-5294		J			D		5,200.00
Account No.			Credit card purchases	П		Г	
Capital One Bank PO Box 790216 Saint Louis, MO 63179-0216		J					1,000.00
	╀			Ш	L	L	1,000.00
Account No.  Comenity Bank Recovery Dept POB 182124 Columbus, OH 43218		J	Credit card purchases				900.00
Account No.	t		Credit card purchases	Ħ		Г	
Credit One Bank PO Box 60500 City Of Industry, CA 91716-0500		J					1,500.00
Account No.	1		Credit card purchases	П	Г	Г	
Credit One Bank PO Box 60500 City Of Industry, CA 91716-0500		J					90.00
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of			<u> </u>	Subt	ota	 .1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				8,690.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Matthew J. Sunday,	Case No.
	Jodi R. Sunday	

	_				—	_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTING	Q	UT	Al	MOUNT OF CLAIM
(See instructions above.)	R	С	is sebsect to seron, so sixte.	NGENT	Ϊ́ρ	Þ		
Account No.	T		Mail orders	T	TE	D		
Fingerhut PO Box 166 Newark, NJ 07101-0166		J			D		_	1,200.00
Account No.	t			T	T	T		
Fingerhut Direct Marketing 6250 Ridgewood Rd. Saint Cloud, MN 56303			Representing: Fingerhut					Notice Only
Account No.			Credit card purchases	Π	П			
First Premier Bank PO Box 5147 Sioux Falls, SD 57117-5147		J						350.00
Account No.	t		Collection	t	T	T		
JCC and Associates POB 166 Newark, NJ 07101		J						900.00
A cooper No	╀	-	Madical synance	$\perp$	$\vdash$	╀	₩	
Account No.  KSB Hospital Patient Financial Services PO Box 737 Dixon, IL 61021		J	Medical expenses					4,800.00
Sheet no. <b>2</b> of <b>5</b> sheets attached to Schedule of				Sub				7,250.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1	. ,=00.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Matthew J. Sunday,	Case No.
	Jodi R. Sunday	

				_	—	—	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U N L	D I	
MAILING ADDRESS	C O D E B T O R	Н	DATE CLAIM WAS INCURRED AND	CONT	ļ.	S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	ВТ	W J	CONSIDERATION FOR CLAIM. IF CLAIM		Q	PUTE	AMOUNT OF CLAIM
(See instructions above.)	Ö	c	IS SUBJECT TO SETOFF, SO STATE.	G	Ĭ	Ė	AWOUNT OF CLAIM
Account No.	Ë			N G E N T	DATED	٦	
Account No.					E D		
RRCA Account Management			Representing:		Г	Г	1
201 E. 3rd Street			KSB Hospital				Notice Only
Sterling, IL 61081			inos noopha.				11000 0
Account No.				T	Г	Г	
Margo Meyers and Associates		١.					
302 East Fifth Street		J					
Sterling, IL 61081							
					L		40.00
Account No.			Collection				
	1						
Midland Credit Management, Inc.		١.					
PO Box 939019		J					
San Diego, CA 92193-9019							
				ot	L	L	2,700.00
Account No.			Collection				
Nology Waters 9 Acces							
Nelson, Watson & Assoc PO BOX 1299		J					
Haverhill, MA 01831		٦					
Triavernini, in A 01001							
							1,000.00
Account No.	┢		Credit card purchases	$\vdash$	$\vdash$	$\vdash$	
Treesum 110.	ł		ordan dara paronases				
Premier Card							
POB 5507		J					
Sioux Falls, SD 57117							
	ĺ						950.00
Sheet no. <b>3</b> of <b>5</b> sheets attached to Schedule of	_			Subt	tota	.l	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	4,690.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Matthew J. Sunday,	Case No.
	Jodi R. Sunday	

							_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	)	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QUID	UTED	֓֝֝֝֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֡֓֓֓֓֡֓֓֡֓֡֓֡֓֓֓֡֓֡֓֡֓֡֓	AMOUNT OF CLAIM
Account No.			Credit card purchases	T	ΙĖ			
Roaman's World Financial Netowrk Nat. Bank PO Box 659728 San Antonio, TX 78265-9728		J			D			150.00
Account No.	t			$\top$	T	T	†	
Roy Clay 308 Martin Rd Rock Falls, IL 61071		J						4 500 00
				$\perp$	_	L	┙	1,500.00
Account No.  Target Retailers National Bank PO Box 59231 Minneapolis, MN 55459-0231		J	Credit card purchases					650.00
Account No.	T		Credit card purchases	T	T	T	Ť	
Wal-Mart Monogram Credit Card Bank of GA PO Box 530928 Atlanta, GA 30353-0928		J						560.00
Account No.	t			+	+	T	$\dagger$	
CAC Financial Corp 2601 NW Expressway, Suite 1000 East Oklahoma City, OK 73112			Representing: Wal-Mart					Notice Only
Sheet no4 of _5 sheets attached to Schedule of				Sub			T	2,860.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	paş	ge)		2,000.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Matthew J. Sunday,	Case No.
	Jodi R. Sunday	

		_			_	_	_
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	-  c	UN	P	)
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No.	1		Credit card purchases		Ę		
Webbank 8875 Aero Drive San Diego, CA 92123		J			D		1,200.00
Account No.				Τ			
Account No.	T	T		$\dagger$	T	T	
Account No.	1						
Account No.	[						
Sheet no5 _ of _5 _ sheets attached to Schedule of				Sub	tota	ıl	1 200 00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	1,200.00
			(Report on Summary of S		Γota dule		29,890.00

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B6G (Official Form 6G) (12/07)

In re	Matthew J. Sunday,	Case No.
	Jodi R. Sunday	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-80582 Doc 1 Filed 03/05/15 Entered 03/05/15 08:35:31 Desc Main Document Page 28 of 59

B6H (Official Form 6H) (12/07)

In re	Matthew J. Sunday,	Case No.
	Jodi R. Sundav	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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	to the to to to one of the control of							
	in this information to ide btor 1 Ma	atthew J. S						
	btor 2 <b>Jo</b>	odi R. Sund	day					
Uni	ited States Bankruptcy (	Court for the	: NORTHERN DISTRIC	T OF IL	LINOIS			
	se number nown)					□ A	k if this is: n amended filing supplement showir 3 income as of the f	ng post-petition chapter ollowing date:
0	fficial Form B	<u>6l</u>				M	M / DD/ YYYY	
S	chedule I: Yo	ur Inc	ome					12/13
atta	rt 1: Describe En	this form.	r spouse is not filing wi On the top of any additi					
1.	Fill in your employm information.	ent		Debto	or 1		Debtor 2 or non-f	iling spouse
	If you have more than		Employment status	■ Err	ployed		■ Employed	
	attach a separate pag information about add			☐ Not employed			☐ Not employed	
	employers.		Occupation	Factory			Legal Secretary	<i>!</i>
	Include part-time, sea self-employed work.	sonal, or	Employer's name	P and	d P Industries Inc		Pignatelli and A	Associates
	Occupation may inclu or homemaker, if it ap		Employer's address		Enterprise Drive ing, IL 61081		Rock Falls, IL 6	1071
			How long employed the	nere?	3 years		1 year	
Pai	rt 2: Give Details	About Mor	nthly Income					
	imate monthly income use unless you are sepa		ate you file this form. If y	you have	e nothing to report for any	line, write	\$0 in the space. In	clude your non-filing
	ou or your non-filing spoure space, attach a separa		ore than one employer, co this form.	mbine th	ne information for all emp	loyers for	that person on the l	ines below. If you need
						For Deb		ebtor 2 or ing spouse
2.			ry, and commissions (becalculate what the monthle			3,	500.00 \$	2,020.00

Official Form B 6I Schedule I: Your Income page 1

0.00

3,500.00

+\$

0.00

2,020.00

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

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Matthew J. Sunday

Debtor 1

Jodi R. Sunday Debtor 2 Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here 3.500.00 2,020.00 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 5a. 875.00 510.00 5b. Mandatory contributions for retirement plans 5b. \$ \$ 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. \$ 0.00 \$ 0.00 Required repayments of retirement fund loans 5d. 5d. 0.00 0.00 5e Insurance 5e. \$ 600.00 \$ 0.00 5f. **Domestic support obligations** 5f. 0.00 0.00 5g. **Union dues** 5g. 0.00 0.00 Other deductions. Specify: 5h.+ 0.00 0.00 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 1.475.00 510.00 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 7. \$ 2.025.00 1,510.00 List all other income regularly received: 8. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 0.00 0.00 8b. Interest and dividends 8b. 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 0.00 0.00 **Social Security** 8e. 8e. 0.00 0.00 Other government assistance that you regularly receive 8f. Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: 0.00 0.00 8g. 8g. Pension or retirement income 0.00 \$ 0.00 Other monthly income. Specify: 8h.+ 8h. 0.00 \$ 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 0.00 0.00 10. Calculate monthly income. Add line 7 + line 9. 10. 2.025.00 1.510.00 3,535.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 3,535.00 12. applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

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Fill	in this informa	ation to identify yo	our case:					
Deb	otor 1	Matthew J. S	Sunday			Ch	eck if this is:	
			,		_		An amended filing	
	otor 2 ouse, if filing)	Jodi R. Sund	lay					wing post-petition chapter the following date:
(Spi	ouse, ii iiiiiig)							
Unit	ted States Bank	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	Case number (If known)					A separate filing for Debtor 2 because Debto 2 maintains a separate household		
0	fficial Fo	orm B 6J	_					
S	chedule	J: Your	Expen	ises				12/1:
info	ormation. If m		eded, atta	If two married people ar ch another sheet to this n.				
		ribe Your House	∍hold					
1.	Is this a join							
	□ No. Go to			ata hawashaldO				
		es Debtor 2 live	ın a separa	ate nousenoid?				
	■ N		st file a sep	arate Schedule J.				
2.	Do you hav	e dependents?	□ No					
	Do not list D Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents'	' names.			Son		21	■ Yes
								□ No □ Yes
								□ No
								☐ Yes
								□ No
3.	Do vour exi	penses include	_	NI-				☐ Yes
0.	expenses o	of people other to d your depende	han 🗖	No Yes				
Par	rt 2: Estim	nate Your Ongoi	na Monthi	v Expenses				
Est	timate your ex	xpenses as of y a date after the	our bankru	uptcy filing date unless y y is filed. If this is a supp				
				government assistance i				
(Of	ficial Form 6I	-)					Your exp	enses
4.		or home owners nd any rent for th		ses for your residence. In r lot.	nclude first mortgage	e 4.	\$	700.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
		estate taxes erty, homeowner's	s, or renter'	's insurance		4a. 4b.		0.00 20.00
		•	•	pkeep expenses		4c.		75.00
		eowner's associa				4d.	·	0.00
5.	Additional i	mortgage paym	ents for yo	our residence, such as ho	me equity loans	5.	\$	0.00

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6a. 6b. 6c. 6d.	\$\$	350.00 50.00
6b. 6c. 6d.	\$	
6b. 6c. 6d.	\$	
6b. 6c. 6d.	\$	
6c. 6d.		50.00
6d.	\$	
		150.00
7.	\$	100.00
	\$	600.00
8.	\$	0.00
9.	\$	100.00
10.	\$	0.00
11.	\$	100.00
12.	\$	275.00
13.	\$	125.00
14.	\$	0.00
15a.	\$	0.00
15b.	\$	0.00
15c.	\$	125.00
15d.	\$	0.00
•	*	0.00
16.	\$	0.00
•	*	
17a.	\$	500.00
17b.	\$	250.00
	\$	0.00
	·	0.00
. 17 u.	Ψ	0.00
18.	\$	0.00
	\$	0.00
19	<u> </u>	0.00
	ur Income	
		0.00
		0.00
		0.00
	·	0.00
		0.00
21.	+\$	0.00
22.	\$	3,520.00
23a.	\$	3,535.00
		3,520.00
200.		3,320.00
23c.	\$	15.00
		or decrease because of a
i 1	12. 13. 14.  15a. 15b. 15c. 15d.  16.  17a. 17b. 17c. 17d.  18.  20b. 20c. 20d. 20e. 21. 22.  23a. 23b.  23c.	12. \$ 13. \$ 14. \$  15a. \$ 15b. \$ 15c. \$ 15d. \$  16. \$  17a. \$ 17b. \$ 17c. \$ 17d. \$  18. \$ \$ 20b. \$ 20c. \$ 20d. \$ 20d. \$ 20e. \$ 21. +\$ 22. \$  23a. \$ 23b\$  23c. \$  Sile this form?  rtgage payment to increase

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Matthew J. Sunday Jodi R. Sunday		Case No.	
		Debtor(s)	Chapter	7

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consist sheets, and that they are true and correct to the best of my knowledge, information, and belief.					
Date	March 4, 2015	Signature	/s/ Matthew J. Sunday Matthew J. Sunday Debtor			
Date	March 4, 2015	Signature	/s/ Jodi R. Sunday Jodi R. Sunday			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Joint Debtor

B6 Declara	ation (Official Form 6 - Declaration). (12/07)	United States Bankruptcy Court Northern District of Illinois		
In re	Matthew J. Sunday Jodi R. Sunday	Debtor(s)	Case No. Chapter	7

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Document

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_\_ 20 \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	March 4, 2015	Signature	Is/ Matthew J. Sunday Matthew J. Sunday Debtor	Hante I Service
Date	March 4, 2015	Signature	/s/ Jodi R. Sunday Jodi R. Sunday Joint Debtor	fortil. Sundry

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

## United States Bankruptcy Court Northern District of Illinois

In re	Matthew J. Sunday Jodi R. Sunday		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$6,900.00	YTD: Debtor approx. gross income from employment for Husband
\$42,000.00	2014: Debtor approx. gross income from employment for Husband
\$39,000.00	2013: Debtor approx. gross income from employment for Husband
\$4,200.00	YTD approx. gross income for Wife
\$24,000.00	2014 approx. gross income for Wife
\$24,000.00	2013 approx. gross income for Wife

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B7 (Official Form 7) (04/13)

#### 2. Income other than from employment or operation of business

None 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

\$5,600.00 2014 income tax refund \$5,900.00 2013 income tax refund

#### 3. Payments to creditors

None 

Complete a. or b., as appropriate, and c.

*Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Community State Bank 1801 1st Avenue Rock Falls, IL 61071	DATES OF PAYMENTS Monthly house payment	AMOUNT PAID <b>\$700.00</b>	AMOUNT STILL OWING \$112,000.00
Community State Bank 1801 1st Avenue Rock Falls, IL 61071	Monthly	\$250.00	\$7,800.00
Ally Bank POB 380902 Minneapolis, MN 55438	Monthly	\$500.00	\$23,000.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF NAME AND ADDRESS OF CREDITOR **TRANSFERS OWING TRANSFERS** 

None c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR Sierra Battles

DATE OF PAYMENT 2/2015

AMOUNT PAID \$1,700.00

AMOUNT STILL **OWING** \$0.00

Sterling, IL Mother

 $<sup>^</sup>st$  Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

RRCA Accounts v. Sunday, 15SC26 Civil suite Whiteside County Circuit Court

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT

CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

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#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Attorney Mark E. Zaleski 10 N. Galena Ave., #220 Freeport, IL 61032 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$575.00 for attorney fees \$335.00 for court filing fees \$40.00 for credit counseling fees/debtor education fees

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
Sterling Federal Bank
110 E. Fourth Street
Sterling, IL 61081

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE **2013 Closed checking account** 

AMOUNT AND DATE OF SALE OR CLOSING

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#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL LAW

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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NATURE OF BUSINESS

**BEGINNING AND** 

NAME

(ITIN)/ COMPLETE EIN ADDRESS

**ENDING DATES** 

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS**  DATES SERVICES RENDERED

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None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None h If the del

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY Case 15-80582 Doc 1 Filed 03/05/15 Entered 03/05/15 08:35:31 Desc Main Document Page 42 of 59

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#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

#### NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

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#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 4, 2015	Signature	/s/ Matthew J. Sunday	
			Matthew J. Sunday	
			Debtor	
Date	March 4, 2015	Signature	/s/ Jodi R. Sunday	
			Jodi R. Sunday	
			Ioint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 4, 2015

Signature Isl Matthew J. Sunday Matthew J. Sunday Debtor

Date March 4, 2015

Signature Isl Jodi R. Sunday Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both, 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Matthew J. Sunday Jodi R. Sunday		Case No.	
		Debtor(s)	Chapter	7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by

property of the estate. Attach a	additional pages if nec	eessary.)
Property No. 1		
Creditor's Name: Ally Bank		Describe Property Securing Debt: 2010 Chevy Equinox vehicle
Property will be (check one):	•	
☐ Surrendered	■ Retained	
If retaining the property, I intend to (check ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt
Property No. 2		]
Creditor's Name: Community State Bank		Describe Property Securing Debt: Single family residence located at 906 West 14th Street, Sterling, IL
Property will be (check one):		
☐ Surrendered	■ Retained	
If retaining the property, I intend to (check ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt

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B8 (Form 8) (12/08)		-	Page 2
Property No. 3			
Creditor's Name: Community State Bank		Describe Property S 2006 Chevy Equinox	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	. § 522(f)).
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exe	empt
PART B - Personal property subject to unex Attach additional pages if necessary.)	xpired leases. (All three	columns of Part B mu	st be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO

Page 3

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Joint Debtor

Date March 4, 2015

Signature /s/ Matthew J. Sunday
Matthew J. Sunday
Debtor

Date March 4, 2015

Signature /s/ Jodi R. Sunday
Jodi R. Sunday

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Page 3

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date March 4, 2015

Signature /s/ Ma

Isi Matthew J. Sunday

Debtor

Date March 4, 2015

Signature /s/ Jodi R. Sunday

Jodi R. Sunday

Joint Debtor

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## United States Bankruptcy Court Northern District of Illinois

In re	Matthew J. Sunday Jodi R. Sunday		Case No.			
		Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPENSA			, ,		
1	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), paid to me within one year before the filing of the petition in behalf of the debtor(s) in contemplation of or in connection with	ankruptcy, or agreed to b	e paid to me, for serv			
				575.00		
	Prior to the filing of this statement I have received		\$	575.00		
	Balance Due		\$	0.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed compensati	on with any other person	unless they are mem	bers and associates of n	ny law firm.	
	☐ I have agreed to share the above-disclosed compensation v copy of the agreement, together with a list of the names of				v firm. A	
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
1	a. Analysis of the debtor's financial situation, and rendering a b. Preparation and filing of any petition, schedules, statement c. Representation of the debtor at the meeting of creditors and d. [Other provisions as needed]	of affairs and plan which	may be required;	-	ptcy;	
<b>6.</b> ]	By agreement with the debtor(s), the above-disclosed fee does  Negotiations with secured creditors to reduc  reaffirmation agreements and applications as  522(f)(2)(A) for avoidance of liens on househouteness, judicial lien avoidances, relief from s	e to market value; exe s needed; preparation old goods; Represent	emption planning: and filing of moti ation of the debto	ons pursuant to 11 rs in any discharge	UŠC	
	CE	RTIFICATION				
	I certify that the foregoing is a complete statement of any agre ankruptcy proceeding.	ement or arrangement for	payment to me for r	epresentation of the deb	otor(s) in	
Dated	i: March 4, 2015	/s/ Mark E. Zalesi	ĸi			
		Mark E. Zaleski			_	
		Attorney Mark E. 10 N. Galena Ave				
		Freeport, IL 6103	2			
		815-233-0995 Fa				
		attyzaleski@com	cast.net			

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## United States Bankruptcy Court Northern District of Illinois

_	Matthew J. Su			Case No	
In re	Jodi R. Sunda	· <u>y</u>	Debtor(s)	Chapter	7
	DIS	SCLOSURE OF COM	MPENSATION OF ATT	ORNEY FOR I	DEBTOR(S)
. P	ursuant to 11 U.S.C aid to me within on chalf of the debtor(	<ul> <li>§ 329(a) and Bankruptcy Rune year before the filing of the</li> <li>(s) in contemplation of or in contemplation.</li> </ul>	tule 2016(b), I certify that I am the petition in bankruptey, or agreed connection with the bankruptcy cas	attorney for the above to be paid to me, for se e is as follows:	-named debtor and that compensation ervices rendered or to be rendered on
Ü	For legal service	ces, I have agreed to accept		\$ <u></u>	<u>575.00</u>
	Prior to the fili	ng of this statement I have rec	ceived	\$ <u></u>	575.00
					0.00_
2. 1		ompensation paid to me was:			
۵. ۱	Debtor	☐ Other (specify):			
3. 7	The source of comp	pensation to be paid to me is:			
	Debtor	Other (specify):			
	<b>T</b> 11	and to share the above-disclose	ed compensation with any other pe	erson unless they are m	embers and associates of my law firm.
4.	■ 1 have not agre	ed to share the above discrete		and who are not memb	pers or associates of my law firm. A
	copy of the agr	reement, together with a list of	of the names of the people sharing	,	pers or associates of my law firm. A attached.
5.	In return for the ab	pove-disclosed fee, I have agree	reed to render legal service for all a	aspects of the bankrupt	cy case, including:
	<ul><li>a. Analysis of the</li><li>b. Preparation and</li><li>c. Representation</li><li>d. [Other provision</li></ul>	d filing of any petition, screeds to file of the debtor at the meeting of	and rendering advice to the debtor ules, statement of affairs and plan of creditors and confirmation heari	in determining whethe which may be required ing, and any adjourned	to the a pendon in bank apery, i; hearings thereof:
6.	Negotia reaffirm	itions with secured credit nation agreements and ap	s, relief from stay actions of a	ration and filing of t	ebtors in any dischargeability
			CERTIFICATION	. / .	Cub = debter(e) in
	I certify that the f	oregoing is a complete statem	nent of any agreement or arrangem	ch for paythent of me	for representation of the debtor(s) in
this	bankruptcy procee	eding.		1 / 1	
Dat	ed: March 4, 2	2015	/s/ Mark E. Zal	Zaleski	
1 54.0			Attorney M	ark ᡛ. Zaleski 🔌	
			10 N. Galer	ıa A∕ve., #220	
ļ					
			Freeport, 1L 815-233-09	_ 6/1032 95   Fax: 815-232-32	227

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FANKRUPTCY CASE ATTORNEY/CLIENT AGREEMENT
I) Client Name:
as an advance payment retainer (this amount includes the court filing fee and the cost of the required credit counseling briefing). This fee covers the following attorney services: a) analysis of the client's financial situation and rendering advice in determining whether to file a petition in bankruptcy and under which chapter; b) preparation and filing of original petition, schedules and statement of financial affairs; c) representation of client at first meeting of creditors in Rockford or Sterling. Attorney will begin working on Client's case and preparing the appropriate documents upon the receipt of a \$200.00 payment toward the total advance payment retainer. The \$200.00 is non-refundable under any circumstances. An explanation of the advance payment retainer is attached to this agreement.
The above fee does not include the following services: a) representation of client in any dischargeability action, lien avoidance action, relief from stay action or any adversary proceeding; b) negotiations with secured creditors such as mortgage or auto lenders; c) representation at creditor's meeting continued due to client's failure to appear at first meeting; d) preparation of amended documents caused by client's failure to provide accurate information; e) preparing/processing reaffirmation agreements. THIS INCLUDES ADDING ADDITIONAL CREDITORS AFTER CASE IS FILED. YOU WILL BE CHARGED EXTRA ANY TIME YOU CALL THE ATTORNEY AND REQUEST HE PERFORM A SPECIFIC TASK i.e. call your mortgage company, send a fax to a creditor, etc. Such additional work, if requested by client, is performed at the rate of \$25 0.00 per hour. If client's mortgage or vehicle lender forwards a reaffirmation agreement to attorney for processing, client will be charged a fee of \$100.00 per agreement. I agree that the attorney will not prepare or work on any reaffirmation agreement unless this fee is paid.
3) Until the above attorney fee and filing fee have been paid in full, and Attorney has received all information from Client, and Client has signed the appropriate documents, the bankruptcy petition will not be filed with the court. The Client is not provided protection by the bankruptcy code until the petition is filed with the court.
4) Client has received the Statement of Information required by 11 U.S.C. Section 341, Disclosures Pursuant to 11 U.S.C. Sec. 527 and Sec. 342 and has discussed all of the information contained in said documents with Attorney. Client and attorney have discussed the requirements of pre-bankruptcy counseling and pre-discharge debt management classes and Client understands that it is Client's responsibility to comply with and pay for said requirements. Client also understands that Attorney can obtain a credit report for Client for an additional \$40.00 fee.
5) Client accepts the responsibility for determining time periods, providing Attorney with proper information and accepts that risk that a debt will not be discharged and the risk of creditor action before the bankruptcy petition is filed.
6) Client agrees to list ALL DEBTS, ASSETS, INCOME, and EXPENSES and to tell the truth. Client is responsible for providing correct addresses for creditors.
The state of the s

7) Client agrees that Attorney will cease working for Client and close client's case if Client does not pay Attorney, fails to return documents or provide information. Attorney will refund any unearned fees to client at the rate of \$250.00 per hour.

8) Client understands that Attorney makes no representations, warranties, or guarantees concerning the outcome of this case. Client understands that statements of Attorney are statements of opinion only.

DATE: /62/

ATTORNEY

WE MUST HAVE THE PAST 60 DAYS OF ALL PAY STUBS AND PAST 2 YEARS OF TAX RETURNS PRIOR TO FILING YOUR BANKRUPTCY CASE. IF WE DO NOT HAVE THESE DOCUMENTS, YOUR CASE WILL NOT BE FILED!

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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B 201B (Form 201B) (12/09)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Matthew J. Sunday Jodi R. Sunday	<b>D</b>	Case No.	
		Debtor(s)	Chapter 7	,
	CERTIFICATION OF I UNDER § 342(b)	NOTICE TO CONSUN OF THE BANKRUPT	`	8)
Code.	Ce I (We), the debtor(s), affirm that I (we) have rec	ertification of Debtor reived and read the attached i	notice, as required by	§ 342(b) of the Bankruptcy
	ew J. Sunday R. Sunday	X /s/ Matthew J	l. Sunday	March 4, 2015
Printed	d Name(s) of Debtor(s)	Signature of I	Debtor	Date
Case N	No. (if known)	$\chi$ /s/ Jodi R. Su	ınday	March 4, 2015
		Signature of J	oint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 15-80582 Doc 1 Filed 03/05/15 Entered 03/05/15 08:35:31 Desc Main Document Page 55 of 59

B 201B (Form 201B) (12/09)

#### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois	1				
In re	Matthew J. Sunday Jodi R. Sunday		Case No.				
		Debtor(s)	Chapter	7			
	CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE  Certification of Debtor						
Code.	I (We), the debtor(s), affirm that I (we) h	ave received and read the attached	i notice, as required of	y § 542(0) of the Bankruptey			
	ew J. Sunday R. Sunday	X /s/ Matthew	J. Sunday Martin	March 4, 2015			
Printe	d Name(s) of Debtor(s)	Signature of	Debtor	<b>O</b> Date			
Case N	No. (if known)	X /s/ Jodi R. S Signature of	Joint Debtor (if any)	March 4, 2015 Date			

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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## **United States Bankruptcy Court** Northern District of Illinois

In re	Matthew J. Sunday Jodi R. Sunday		Case No.	
		Debtor(s)	Chapter	7
	V	VERIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	24
	The above-named Debtor(our) knowledge.	(s) hereby verifies that the list of credito	ors is true and	correct to the best of my
Date:	March 4, 2015	/s/ Matthew J. Sunday  Matthew J. Sunday		
		Signature of Debtor		
Date:	March 4, 2015	/s/ Jodi R. Sunday		
		Jodi R. Sunday Signature of Debtor		

Ally Bank POB 380902 Minneapolis, MN 55438

Bill Me Later PO Box 105658 Atlanta, GA 30348

CAC Financial Corp 2601 NW Expressway, Suite 1000 East Oklahoma City, OK 73112

Capital One Bank PO Box 790216 Saint Louis, MO 63179-0216

Capital One Bank PO Box 5294 Carol Stream, IL 60197-5294

Comenity Bank Recovery Dept POB 182124 Columbus, OH 43218

Community State Bank 1801 1st Avenue Rock Falls, IL 61071

Community State Bank 3210 East Lincoln Highway Rock Falls, IL 61071

Credit One Bank PO Box 60500 City Of Industry, CA 91716-0500

Fingerhut PO Box 166 Newark, NJ 07101-0166

Fingerhut Direct Marketing 6250 Ridgewood Rd. Saint Cloud, MN 56303

First Premier Bank PO Box 5147 Sioux Falls, SD 57117-5147

JCC and Associates POB 166
Newark, NJ 07101

KSB Hospital Patient Financial Services PO Box 737 Dixon, IL 61021

Margo Meyers and Associates 302 East Fifth Street Sterling, IL 61081

Midland Credit Management, Inc. PO Box 939019 San Diego, CA 92193-9019

Nelson, Watson & Assoc PO BOX 1299 Haverhill, MA 01831

Premier Card POB 5507 Sioux Falls, SD 57117

Roaman's World Financial Netowrk Nat. Bank PO Box 659728 San Antonio, TX 78265-9728

Roy Clay 308 Martin Rd Rock Falls, IL 61071

RRCA Account Management 201 E. 3rd Street Sterling, IL 61081 Target Retailers National Bank PO Box 59231 Minneapolis, MN 55459-0231

Wal-Mart Monogram Credit Card Bank of GA PO Box 530928 Atlanta, GA 30353-0928

Webbank 8875 Aero Drive San Diego, CA 92123